

The Effectiveness of the Riau Makmur Program at Baznas in Achieve the Goal of Distribution of Zakat to Mustahiq

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ARTICLE INFORMATION	ABSTRACT
Article History: Received, 25-08-2024 Accepted, 09-10-2024 Published, 07-12-2024	<i>This research is motivated by the fact that many mustahik who have daily shop businesses experience obstacles to their business capital, this makes the quality of their business decrease, it is difficult to manage a business and it is also difficult to meet their living needs. The purpose of this study is to determine the effectiveness of the 2022 Z-Mart program run by BAZNAS Riau Province in achieving its goals. To see the effectiveness of the program, four indicators are used, namely, the accuracy of the target, socialization, objectives, and monitoring or supervision. This study uses a type of field research with a qualitative research approach. The data collection technique uses interview, observation, and documentation methods. The informants consisted of 11 resource persons, one of the amil in the field of distribution and utilization of zakat as well as the person in charge of the Z-Mart program at BAZNAS Riau Province and 10 mustahik zakat recipients of the Z-Mart Program. Data processing uses source triangulation techniques. The process of analyzing data uses three stages, namely data reduction, data presentation, drawing conclusions, and making final conclusions. The results of the study show that the Z-Mart program is effective in target accuracy, goal achievement, and supervision, but the program socialization is still not optimal.</i>
Keywords: <i>Effectiveness; Z-Mart Program; Productive Zakat; Distribution</i>	

INTRODUCTION

Zakat in its management can indeed be interpreted as a mechanism that flows wealth from the able community group to the underprivileged community group. The basic principle of zakat in Islam is to help reduce social disparities and provide assistance to those in need. (Hamid, A: 2023)

The zakat funds distributed to the recipients of zakat (mustahik) are also the basis for the socio-economic growth of the people. Therefore, zakat as economic empowerment by trying to produce mustahik with an entrepreneurial spirit can be realized, because zakat is one of the potential sources of fund income for alternative economic empowerment of the people. Therefore, the zakat funds must be managed properly, trustedly and reliably by the zakat management institution. (Cahyani, A. N. I., & Nasrulloh, N. : 2023).

Regarding the zakat management institution, it has been regulated in Law Number 23 of 2011 concerning Zakat Management emphasizing that the Zakat Management Institution

assigned to manage zakat funds in Indonesia consists of two types, namely the Amil Zakat Agency (BAZ) formed by the government and the Amil Zakat Institution (LAZ) formed by the community. (Febria, T., & Heriyanto, H. : 2022).

Based on this, both the Amil Zakat Agency (BAZ) and the Amil Zakat Institute (LAZ) as trusted and trusted institutions to collect, manage, distribute and utilize the zakat funds. This is because the Amil Zakat Agency (BAZ) or the Amil Zakat Institution (LAZ) is a means as well as a religious institution that has the goal of improving justice and welfare of the ummah, and can reduce the level of poverty. In this case, the National Amil Zakat Agency (BAZNAS) of Riau Province is an Islamic financial institution that moves and handles the management of zakat, infaq, and alms funds in Riau Province. Then, in the distribution there are five main programs, namely Riau Cerdas, Riau Makmur, Riau Sehat, Riau Da'wah, and Riau Peduli .

The Riau Makmur program is a program output in the form of providing business capital. In addition, the Riau Makmur program is also one of the programs for economic independence, capital assistance, and entrepreneur assistance. This program aims to foster the spirit of independence of the mustahik in trying and working hard, and is expected to become a muzakki or munfiq in the future.

The results of the pre-research show that the number of mustahik who have been affected by their businesses, be it agricultural businesses, livestock program businesses, and others through the Riau Makmur Program, can be seen in the SIMBA report of the National Amil Zakat Agency (BAZNAS) of Riau Province below:

Table 1: Number of Mustahik that have been assisted in the Riau Makmur Program

No	Year	Amount	Nominal
1.	2020	1.203	5.415.302.468
2.	2021	1.394	6.883.634.200
3.	2022	1.578	11.366.238.300

From the table above, it shows that the number of each mustahik that has been assisted in the Riau Makmur program has increased significantly. It is seen that in 2020 the number of mustahik that has been assisted is 1,203 people, then in 2021 there is an increase in the number of 1,394 people, and in 2022 there is an increase in mustahik that has been assisted by 1,578 people. This shows that many mustahik have been assisted and received productive zakat funds through the Riau Makmur program to re-run their business so that it continues to grow and can develop even better. Therefore, the National Amil Zakat Agency (BAZNAS) of Riau Province in implementing the Riau Makmur Program has created a new program dedicated to helping mustahik who have a daily shop business, namely the Z-Mart Program.

The Z-Mart program is an economic empowerment program in the form of the development of daily shops/stalls/grocery stores owned by mustahik on a micro to small scale to overcome and reduce the level of poverty in an area. In addition, this program is also the provision of assistance in the form of productive zakat funds for mustahik who have a daily shop business. The provision of productive zakat assistance is also carried out with various requirements in accordance with what has been set by the National Amil Zakat Agency (BAZNAS) of Riau Province. With these requirements to ensure whether the mustahik who will be assisted really has a daily shop/stall business. Therefore, mustahik who have been assisted through the provision of productive zakat fund assistance, will then be given supervision and coaching or training on how to be entrepreneurial correctly, so that they can be mentally and financially independent in remanaging their shop business. Then, they can be independent in meeting their life needs, and are expected to change their status to become a muzakki (zakat giver) or munfiq (a person who gives infaq/alms) over time.

The topic in this study is the Effectiveness of the Riau Makmur Program in BAZNAS in Achieving the Goal of Distributing Zakat to Mustahik, aiming to assess the extent to which productive zakat distributed through the Riau Makmur Program, especially the Z-Mart program, is effective in achieving the goal of economic empowerment of the people. The key argument in this topic involves two main elements: first, the effectiveness of Zakat as an instrument of economic empowerment: Zakat is expected not only as a consumptive aid, but as productive capital that encourages the growth of the mustahik's business. This is supported by data that shows an increase in the number of mustahik who receive assistance from year to year. The Riau Makmur program provides business capital and mentoring, which directly encourages mustahik to be economically independent and creates opportunities for them to become muzakki in the future. And second, Transparent and On-Target Management: Based on Law No. 23 of 2011, BAZNAS is tasked with managing zakat funds professionally. This study explores how the management of zakat funds by BAZNAS Riau Province through the Riau Makmur program, which is focused on the micro and small business sectors. Strong arguments support the importance of transparent management, starting from the determination of mustahik who are eligible to receive zakat to the implementation of the mentoring program. Supervision and training are also integral parts that ensure that the zakat given really empowers mustahik and is not just a short-term assistance.

The question in this study is how effective is the Riau Makmur Program, especially Z-Mart, in increasing the economic independence of mustahik who receive productive zakat assistance? And the hypothesis of this research is that the Riau Makmur Program run by BAZNAS Riau Province is effective in achieving the goal of distributing zakat to mustahik by having a positive impact on increasing the economic independence of the mustahik.

Several previous studies that are relevant to your research topic on the effectiveness of the Riau Makmur Program at BAZNAS in distributing productive zakat to mustahik, show the importance of economic empowerment through productive zakat. One of the studies, conducted by Juliasni Azannah (2020) at BAZNAS Riau Province, highlighted the effectiveness of collecting and distributing productive zakat. The results show that productive zakat distributed through various programs such as Riau Peduli and Riau Makmur is effective in improving mustahik welfare, especially through business capital assistance and education programs. And research by Nuralam (2023) at BAZNAS Enrekang Regency examines how productive zakat is used to build mustahik businesses through the "Enrekang Sejahtera" program. This study found that productive zakat can effectively improve the mustahik economy by providing business capital and support for the development of existing businesses.

METHOD

This research is based on a case study of the 2022 Z-Mart Program carried out by the National Amil Zakat Agency (BAZNAS) of Riau Province, using a type of field research. This type of research is carried out directly in the field to obtain data in the form of interviews, photos, and documentation from the National Amil Zakat Agency (BAZNAS) of Riau Province. The research approach used is a qualitative approach. According to Erickson (1968), research that uses this qualitative approach is a research approach that seeks to describe and explain narratively the activities and actions carried out by a person, group, organization, and others (Febriani, E. S., : 2023). In this qualitative approach, the results of this study will explain how effective the Z-Mart program run by the National Amil Zakat Agency (BAZNAS) of Riau Province is in achieving the goal of distributing productive zakat to mustahik.

RESULTS AND DISCUSSION

The data that will be presented in this chapter are the data that have been collected from the results of interviews in the field, because this research is field research. For the data collection method, interviews were conducted between researchers and informants.

Accuracy of Z-Mart Program Goals

Based on mustahik data, the recipients of productive zakat assistance for the Z-Mart program from the National Amil Zakat Agency (BAZNAS) of Riau Province are 80 (eighty) mustahik. Of all these data, researchers can only interview 10 (ten) mustahik. This is because only 10 (ten) mustahik can be confirmed and can be interviewed. In addition, another limitation is that only 10 (ten) mustahik are the distance that can be reached by researchers.

Based on the results of interviews with ten recipients of productive zakat funds through the Z-Mart program, these mustahik expressed their gratitude to the Riau Province National Amil Zakat Agency (BAZNAS) for being given Z-Mart assistance for the development of their daily shop/stall business. According to the results of the previous interview, in carrying out the distribution of productive zakat for the Z-Mart program, it must go through several processes, namely first, bringing the requirements and filling out the assistance application form to the office of the National Amil Zakat Agency (BAZNAS) of Riau Province, then after the requirements have been verified, then a survey will be carried out, then the results of the survey will be held together with the leadership of the National Amil Zakat Agency (BAZNAS) of Riau Province and will be declared feasible or not Assisted. After that, if it is declared feasible, assistance will be realized to the mustahik. From here, the value of the accuracy of the target in providing productive zakat fund assistance (ZMart program) to mustahik is seen.

The results of the research that have been carried out show that the program targets implemented by the National Amil Zakat Agency (BAZNAS) of Riau Province are appropriate. This is also evidenced by the selection process carried out for the mustahik. The selection was also carried out to see if the mustahik who will be assisted really has a daily shop business and is in need of additional capital for the development of his business, and is worthy of assistance. This is done to avoid assistance that is not on target if the assistance has been distributed by the National Amil Zakat Agency (BAZNAS) of Riau Province.

For the accuracy of the goals of the Riau Makmur program (especially the ZMart program) that has been implemented by the National Amil Zakat Agency (BAZNAS) of Riau Province, it has been said to be effective. This is also evidenced by the statements of the 10 (ten) mustahik who have been interviewed. They all already have their daily shop businesses, then they are also the ones who apply and submit the requirements for assistance to the office of the National Amil Zakat Agency (BAZNAS) of Riau Province either directly or through other people's intermediaries. So, the mustahik felt that their daily shop business was greatly helped after the assistance was given. This is also evidenced by several statements from the mustahik who have been interviewed, as follows:

"Already, I already have this shop business. I submitted the application through other people's intermediaries and Alhamdulillah, this zmart assistance is very helpful for this shop's business" (Results of an interview with Tini's mother on November 9, 2023).

"I already had this shop business before receiving the zmart assistance, and I myself submitted the application. Because of this assistance, the shop business is very helpful. (Results of an interview with Fitriani's mother on November 10, 2023)."

From the results of interviews and observations that have been carried out by researchers, it shows that the results show that 10 (ten) mustahik who are resource persons are indeed very worthy of being given assistance for this Z-mart program. So, for the accuracy

of the program targets implemented by the National Amil Zakat Agency (BAZNAS) of Riau Province has been said to be effective. Because productive zakat fund assistance is given to those (prospective recipients of Z-Mart assistance) who are really classified as poor asnaf, as well as those who have a daily shop/stall business and urgently need additional business capital. So, after they received the zmart assistance.

Socialization of the Z-Mart Program

The socialization of the program provided aims to provide understanding to prospective recipients of the program assistance regarding information on programs implemented by the National Amil Zakat Agency (BAZNAS) of Riau Province, especially the Z-Mart program. The socialization of the program run by the National Amil Zakat Agency (BAZNAS) of Riau Province is said to have not been effective. This is due to the lack of understanding of the prospective recipients of Z-Mart assistance about the program run by the National Amil Zakat Agency (BAZNAS) of Riau Province. Because, the majority of them get information only from friends, relatives, community leaders in their area, and RT/RW. This is also evidenced by several statements from interviews with mustahik, namely:

"If from BAZNAS I have never been socialized to this area, I only got information about this zmart assistance from RT/RW here. He said that BAZNAS Riau has opened assistance for those who have a shop business, that's it. (Results of an interview with Suliah's mother on November 9, 2023)".

"I have never heard of the socialization. (Results of an interview with Tini's mother on November 9, 2023)".

"There is no deck. We here get the information from RW-RW first and then to RT. They know that the Riau Province BAZNAS has opened assistance for such shops. (Results of an interview with Mrs. Wiwit on November 10, 2023)".

From the results of the interviews that have been conducted, that the socialization of the program carried out by the National Amil Zakat Agency (BAZNAS) of Riau Province is said to have not been effective. This is due to the lack of knowledge of prospective recipients of the Z-Mart program about the program that will be carried out by the National Amil Zakat Agency (BAZNAS) of Riau Province. Then, there was no socialization carried out to the mustahik areas. They only get brief information from friends or community leaders in the area where they live and because of the lack of Human Resources (HR) from the Riau Province National Amil Zakat Agency (BAZNAS) to conduct socialization directly to the prospective recipients of the Z-Mart program.

Objectives of the Z-Mart Program

Based on the results of research from 10 (ten) mustahik who have been interviewed, the majority of them stated that after receiving the Z-Mart program's productive zakat fund assistance, the income from their shop business increased even though little by little. However, of the 10 (ten) mustahik who have been interviewed, none of them have been able to transform into muzakki but can already become a munfiq.

"I can't afford to give zakat yet. Only the infaq that is dictated by the infaq box is the same as the Riau Province BAZNAS. God willing, mothers routinely infaq . Results of an interview with Nurwasliah's mother on November 13, 2023)."

"I have not been able to pay the zakat. But there is a dictation of the infaq box with the BAZNAS. So I routinely do infaq, God willing. (Results of an interview with Rina Maryunis' mother on November 13, 2023)."

Based on the results of the interviews that have been conducted, it is stated that the purpose of the Z-Mart program run by the National Amil Zakat Agency (BAZNAS) of Riau Province has been effective.

Z-Mart Program Monitoring/Supervision

Based on the results of interviews conducted by researchers with 10 (ten) mustahik. They stated that after receiving productive zakat fund assistance from the Z-Mart program, until now they have always received monitoring/supervision from the National Amil Zakat Agency (BAZNAS) of Riau Province. These mustahik also stated that within a year, the Riau Province National Amil Zakat Agency (BAZNAS) has come to their shop or stall 2 times to supervise (monitor) the development of their daily shop business. So, both the development of their shop business and the obstacles they are facing while carrying out their business can be solved properly, because of the supervision/monitoring that has been carried out by the National Amil Zakat Agency (BAZNAS)

Riau Province to the daily shop business of the mustahik. This is also evidenced by several statements of the results of interviews conducted by researchers with several mustahik, namely:

"There is a reason why the BAZNAS people come here to monitor. Usually every 6 (six) months after receiving the assistance, because they all take money from the results of this infaq box. (Results of an interview with Suliah's mother on November 9, 2023)."

"There are BAZNAS people here to monitor. After getting zmart assistance, they usually monitor here every 3-6 months. (Results of an interview with Tini's mother on November 9, 2023)."

"There is a reason why they are here to monitor everyone as well. Every 6 (six) months they monitor here. (Results of an interview with Yeni Hartati's mother on November 10, 2023)."

Based on the above, the distribution of productive zakat funds in the Riau Makmur Program (especially the Z-Mart Program) which has been carried out by the National Amil Zakat Agency (BAZNAS) of Riau Province in terms of the distribution mechanism has been said to be effective, this is because the productive zakat fund assistance has been well distributed to the mustahik.

CONCLUSION

Based on the results of the analysis and discussion that have been explained above, it is concluded that the effectiveness of the Riau Makmur program at the National Amil Zakat Agency (BAZNAS) in achieving the goal of distributing productive zakat to mustahiq (case study of the Z-Mart program in 2022) when viewed in terms of distribution has been said to be effective. Because the productive zakat funds from the Z-Mart program have been well distributed to the mustahik. So, the mustahik who received Z-Mart assistance were able to meet their living needs, then their daily shop business increased after the Z-Mart assistance was distributed to them, and these mustahik were able to become a munfiq (a person who infaq/gave alms)

Based on the analysis of the effectiveness of the Riau Makmur Program at the National Amil Zakat Agency (BAZNAS) in achieving the goal of distributing productive zakat to mustahiq (Case Study of the Z-Mart Program in 2022), it can be concluded that the Z-Mart program that has been implemented by the National Amil Zakat Agency (BAZNAS) of Riau Province has been effective in achieving the goal of distributing productive zakat to mustahik. This can be seen from the 4 (four) indicators used, 3 (three) of which are the Target Accuracy indicator, the

Program Objectives indicator, and the Program Supervision/Monitoring indicator have been running effectively. As for the Program Socialization indicators, it has not been running effectively.

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